

EXHIBIT “A”

Exhibit A-6



Ocwen Loan Servicing, LLC
www.ocwen.com
Helping Homeowners Is What We Do!®

1661 Worthington Road, Suite 100
 West Palm Beach, FL 33409
 Toll Free: 800.746.2936

08/24/2017

Loan Number: [REDACTED] 3060

Nicolas S Nicolas
 84 W Sandalbranch Cir
 The Woodlands, TX 77382-1309

Property Address: 84 W Sandalbranch Cir
 The Woodlands, TX 77382-1309

DECISION ON YOUR REQUEST FOR MORTGAGE ASSISTANCE **PLEASE READ CAREFULLY**

Dear Customer(s),



Why Are We Contacting You

We completed our review of your application and the financial information you provided. We have evaluated your loan for all available mortgage assistance options.

Unfortunately, we are **not able to offer you any loan modification option** at this time. Please see section titled "NON-APPROVAL NOTICE" for details on the modification options that we could not approve.

You are conditionally approved for two options below that will not allow you to keep your home, but will allow you to avoid foreclosure.



What You Need To Do

You may contact your Relationship Manager Jericho Pastera toll-free at 800.746.2936, to discuss one of the following options:

- **Conditional Short Sale**
- **Conditional Deed-in-Lieu of Foreclosure**

If you believe our decision was incorrect, you can request an appeal in writing as outlined in this notice. Additional details on how to submit an appeal are included in the "Opportunity to Appeal" section.



What We Will Do

Once you contact your relationship manager and upon receipt of the required documents, we will evaluate your complete package for a decision.

If you choose to submit an appeal and upon receipt of any required documents, we will evaluate your request and notify you of our decision.

NMLS # 1852

CFPBMDLSM

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.



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We are here to help! Jericho Pastera has been assigned as your relationship manager and will be your designated representative for resolution inquiries and submission of documents.

If you have any questions, please call your Relationship Manager Jericho Pastera toll-free at 800.746.2936. We are available Monday through Friday 8 am to 9 pm, Saturday 8 am to 5 pm and Sunday 9 am to 9 pm ET.

Sincerely,
Loan Servicing

NMLS # 1852

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Other Available Options

You also are conditionally approved for these mortgage assistance options.

Acceptance of any of these options will not allow you to keep your home but will allow you to avoid foreclosure. These offers are conditional and could be subject to an appraisal or title search. We are not able to guarantee final approval until we receive all the documents required for our final evaluation of your eligibility.

	Short Sale	Deed-in-Lieu of Foreclosure (DIL)
Option Details	<p>Listing and selling your property at market value will release you from your mortgage debt serviced by Ocwen on this property, even if the sale price is lower than your mortgage debt.</p>	<p>Transferring ownership of your property by signing over the deed/title to us will release you from your mortgage debt.</p>
Benefits	<ul style="list-style-type: none"> • Avoid the stress and potential costs of foreclosure. • Sell the property with less negative impact to your credit than foreclosure or bankruptcy. • You may be eligible for relocation assistance if you qualify. 	<ul style="list-style-type: none"> • A Deed-in-Lieu is a quicker way to get out of the property without the hassle, time and energy associated with listing and selling your house. • You could walk away with no mortgage debt and less negative impact to your credit than foreclosure or bankruptcy. • If you qualify, you may be eligible to receive up to \$10,000 in relocation assistance.
Additional Documents Required from You	<p>You must send the documents listed below to us by 09/23/2017:</p> <ol style="list-style-type: none"> 1. Executed listing agreement. 2. Executed purchase contract, including all addendums. 3. The buyer's proof of funds or financing pre-approval letter. 4. Preliminary Closing Disclosure/ Settlement Statement. 	<p>In order to complete the Deed-In-Lieu transaction you must send the applicable document listed below :</p> <ul style="list-style-type: none"> • If you are married, please provide one of the documents listed below: <ol style="list-style-type: none"> 1) Signed letter stating you and your spouses' complete names, or 2) Copy of your marriage license. • If you are no longer married, please provide the following: <ol style="list-style-type: none"> 1) A copy of your divorce decree. • If your spouse is deceased, please provide one of the documents listed below: <ol style="list-style-type: none"> 1) Copy of the probate court documents, 2) death certificate, or 3) obituary/newspaper article reporting the death.
Send by Fax to (407) 737-5693		

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Additional Documents/Information We Will Request from Third Parties Prior to Final Approval	<p>Please note that final approval is conditioned upon receipt of the following documents/information from third-party providers:</p> <ul style="list-style-type: none"> • Valuation - an independent valuation of the property that verifies that the current estimated market value. • Closing costs - verification that closing costs associated with the transaction are reasonable and customary. <p>If applicable, approval from the investor or mortgage insurer of your loan to proceed with the transaction.</p>	<p>Please note that final approval is conditioned upon receipt of the following documents/information from third-party providers:</p> <ul style="list-style-type: none"> • Valuation - an independent valuation of the property. • Clear Title - a title search or history demonstrating clear title and in marketable condition. • If applicable, approval from the investor or mortgage insurer of your loan to proceed with the transaction.
Our Next Steps after We Receive All Required Documents from You	<p>After we receive all required documents, we will:</p> <ul style="list-style-type: none"> • Complete a review of the loan terms, investor requirements and mortgage insurance requirements, if applicable. • Work with you to complete an independent valuation review. A valuation agent will contact you or your designated agent for access to the property so that the valuation agent can set up an appointment. <p>If an offer is present, and after all documents/information have been received, we will issue a decision within 30 calendar days.</p> <p>If we send you a final approval, you will have 14 calendar days from the date of receipt to provide signed written acceptance of the short sale approval.</p> <p>Failure to perform all actions required to accept the short sale offer will be deemed a rejection.</p>	<p>After we receive all required documents, we will:</p> <ul style="list-style-type: none"> • Complete a review of the loan terms, investor requirements and mortgage insurance requirements, if applicable. • Work with you to complete an independent valuation review. A valuation agent will contact you or your designated agent for access to the property so that the valuation agent can set up an appointment. <p>If we send you a final approval, you will have 14 calendar days from the date of receipt to provide signed written acceptance of the offer.</p> <p>Once we've received your written acceptance, our vendor will draft the deed document and schedule a notary at a convenient time and place for you to execute the DIL of foreclosure documents.</p> <p>Failure to perform all actions required to accept the deed-in-lieu of foreclosure offer will be deemed a rejection.</p>

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NON-APPROVAL NOTICE

After careful review of the information you provided, we were not able to approve you for the Loan Modification options below:

Loan Modification Option	Non-Approval Reason
Home Affordable Modification Program – Tier 1	In accordance with MHA guidelines we are unable to review you for the HAMP program as OCWEN was not in receipt of your Initial Package on or before December 30th, 2016. The HAMP program was retired on December 31st, 2016.
Home Affordable Modification Program – Tier 2	In accordance with MHA guidelines we are unable to review you for the HAMP program as OCWEN was not in receipt of your Initial Package on or before December 30th, 2016. The HAMP program was retired on December 31st, 2016.
Shared Appreciation Modification Program	We are unable to review you for the Shared Appreciation Modification program as the OCWEN SAM program was retired on December 31st, 2016.
Proprietary Modification Program	We are unable to offer you a proprietary modification because: Your mortgage was previously modified and became 60 or more days delinquent within 12 months of the modification date. Please note, not all eligibility factors were evaluated.

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OPPORTUNITY TO APPEAL

What should you do if you disagree with the reason(s) for non-approval and want to appeal?

If you disagree with the reason(s) for non-approval of any loan modification option, you have the right to appeal. To appeal, you have 30 days from the date of this notice to send a written explanation and supporting documentation to substantiate your findings. Please send a copy of this letter, along with any supporting documents, to:

Ocwen Loan Servicing, LLC
Escalations Department
P.O. Box 785061
Orlando, FL 32878-5061
Email: escalatedcases@ocwen.com

No foreclosure sale will be conducted, and you will not lose your home during this 30-day period. However, please note the foreclosure sale may not be suspended for this 30-day period if, despite our reasonable attempts to delay the sale, the court with jurisdiction over the foreclosure proceedings, or the bankruptcy court in a bankruptcy case, or the public official charged with carrying out the sale fails or refuses to halt the sale.

If you choose to appeal our decision, the mortgage assistance option(s) offered to you in this notice, if any, will remain available pending the outcome of your appeal.

If you wait to accept the mortgage assistance option(s) offered to you in this notice until after receiving our appeal decision, your loan will become more delinquent. Any unpaid interest and other unpaid amounts, such as escrows for taxes and insurance, will continue to accrue on your mortgage loan during the appeal. In that event, the payment amounts and due dates of your initial mortgage assistance option(s) may be adjusted.

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YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT

We have carefully considered your request.

A consumer report was used in making the modification decision. The consumer reporting agency listed below provided information that in whole or in part influenced the decision. The reporting agency played no part in the decision and is unable to supply specific reasons why your request for a modification was denied. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. You also have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you received is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency. Any questions regarding such information should be directed to the agency listed below.

Any questions regarding such information should be directed to EXPERIAN.

Experian
P.O. Box 2002
Allen, TX 75013
(888) 397-3742

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FOR ADDITIONAL ASSISTANCE

When you are experiencing a financial hardship, housing counseling may be a way to help you manage your finances. We urge you to contact HUD approved agencies to obtain assistance in keeping your home. This assistance is available at no charge.

HUD Approved Housing Counseling	(800) 569-4287	www.HUD.gov
Homeowner's HOPE Hotline Number	(888) 995-4673	www.hopenow.com
Fannie Mae Assistance Program		www.knowyouroptions.com

If you would like to submit a qualified written request, a notice of error or a request for information, you must use the following address:

Ocwen Loan Servicing, LLC
Attention: Research Department
P.O. Box 24736
West Palm Beach, FL 33416-4736

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ADDITIONAL LEGAL DISCLOSURES

Notice Regarding Bankruptcy: Please be advised that if you are part of an active Bankruptcy case or if you have received an Order of Discharge from a Bankruptcy Court, this letter is in no way an attempt to collect either a pre-petition, post-petition or discharged debt. If your bankruptcy case is still active, no action will be taken in willful violation of the Automatic Stay. If you have received an Order of Discharge in a Chapter 7 case, any action taken by us is for the sole purpose of protecting our lien interest in the underlying mortgaged property and is not an attempt to recover any amounts from you personally. Finally, if you are in an active Chapter 11, 12 or 13 bankruptcy case and an Order for Relief from the Automatic Stay has not been issued, you should continue to make payments in accordance with your plan.

Notice Regarding Credit Discrimination: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract) because all or part of the applicant's income derives from any public assistance program or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580.

Notice Regarding Tax Consequences of Mortgage Assistance Options: Your acceptance of a Loan Modification, Short Sale, or Deed-in-Lieu of Foreclosure may result in federal, state, or local tax consequences to you and/or affect your eligibility for any public assistance benefits. We cannot advise you on these impacts and encourage you to contact a tax professional to discuss any questions you may have.

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Exhibit A-12

9-814-AZC25-0000001-001-01-000-000-000-000



NICOLAS S NICOLAS
84 W SANDALBRANCH CIR
THE WOODLANDS TX 77382-1309





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 West Palm Beach, FL 33409
 Toll Free: 800.746.2936

05/24/2019

Loan Number: [REDACTED] 3060

Nicolas S Nicolas
 84 W Sandalbranch Cir
 The Woodlands, TX 77382-1309

Property Address:
 84 W Sandalbranch Cir
 The Woodlands, TX 77382-1309



DECISION ON YOUR REQUEST FOR MORTGAGE ASSISTANCE **PLEASE READ CAREFULLY**

Dear Customer(s),



Why Are We Contacting You

We completed our review of your application and the financial information you provided. We have evaluated your loan for all available mortgage assistance options.

Unfortunately, we are **not able to offer you any loan modification option** at this time. Please see section titled “NON-APPROVAL NOTICE” for details on the modification options that we could not approve.

You are conditionally approved for two options below that will not allow you to keep your home, but will allow you **to avoid foreclosure**.



What You Need To Do

You may contact your Relationship Manager Michelle F Decano toll-free at 800.746.2936, to discuss one of the following options:

- **Conditional Short Sale**
- **Conditional Deed-in-Lieu of Foreclosure**

If you believe our decision was incorrect, you can request an appeal in writing as outlined in this notice. Additional details on how to submit an appeal are included in the “Opportunity to Appeal” section.



What We Will Do

Once you contact your relationship manager and upon receipt of the required documents, we will evaluate your complete package for a decision.

If you choose to submit an appeal and upon receipt of any required documents, we will evaluate your request and notify you of our decision.

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We are here to help! Michelle F Decano has been assigned as your relationship manager and will be your designated representative for resolution inquiries and submission of documents.

If you have any questions, please call your Relationship Manager Michelle F Decano toll-free at 800.746.2936. We are available Monday through Friday 8 am to 9 pm and Saturday 8 am to 5 pm ET.

Sincerely,
Loan Servicing



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Other Available Options

You also are conditionally approved for these mortgage assistance options.

Acceptance of any of these options will not allow you to keep your home but will allow you to avoid foreclosure. These offers are conditional and could be subject to an appraisal or title search. We are not able to guarantee final approval until we receive all the documents required for our final evaluation of your eligibility.



	Short Sale	Deed-in-Lieu of Foreclosure (DIL)
Option Details	<p>Listing and selling your property at market value will release you from your mortgage debt serviced by Ocwen on this property, even if the sale price is lower than your mortgage debt.</p>	<p>Transferring ownership of your property by signing over the deed/title to us will release you from your mortgage debt.</p>
Benefits	<ul style="list-style-type: none"> • Avoid the stress and potential costs of foreclosure. • Sell the property with less negative impact to your credit than foreclosure or bankruptcy. • You may be eligible for relocation assistance if you qualify. 	<ul style="list-style-type: none"> • A Deed-in-Lieu is a quicker way to get out of the property without the hassle, time and energy associated with listing and selling your house. • You could walk away with no mortgage debt and less negative impact to your credit than foreclosure or bankruptcy. • If you qualify, you may be eligible to receive up to \$10,000 in relocation assistance.
Additional Documents Required from You Send by Fax to (407) 737-5693	<p>You must send the documents listed below to us by 06/23/2019:</p> <ol style="list-style-type: none"> 1. Executed listing agreement. 2. Executed purchase contract, including all addendums. 3. The buyer's proof of funds or financing pre-approval letter. 4. Preliminary Closing Disclosure/ Settlement Statement. 	<p>In order to complete the Deed-In-Lieu transaction you must send the applicable document listed below :</p> <ul style="list-style-type: none"> • If you are married, please provide one of the documents listed below: <ol style="list-style-type: none"> 1) Signed letter stating you and your spouses' complete names, or 2) Copy of your marriage license. • If you are no longer married, please provide the following: <ol style="list-style-type: none"> 1) A copy of your divorce decree. • If your spouse is deceased, please provide one of the documents listed below: <ol style="list-style-type: none"> 1) Copy of the probate court documents, 2) death certificate, or 3) obituary/newspaper article reporting the death.
Additional Documents/Information We Will Request from Third Parties	<p>Please note that final approval is conditioned upon receipt of the following documents/information from third-party providers:</p>	<p>Please note that final approval is conditioned upon receipt of the following documents/information from third-party providers:</p>

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Prior to Final Approval	<ul style="list-style-type: none"> • Valuation - an independent valuation of the property that verifies that the current estimated market value. • Closing costs - verification that closing costs associated with the transaction are reasonable and customary. • If applicable, approval from the investor or mortgage insurer of your loan to proceed with the transaction. 	<ul style="list-style-type: none"> • Valuation - an independent valuation of the property. • Clear Title - a title search or history demonstrating clear title and in marketable condition. • If applicable, approval from the investor or mortgage insurer of your loan to proceed with the transaction.
Our Next Steps after We Receive All Required Documents from You	<p>After we receive all required documents, we will:</p> <ul style="list-style-type: none"> • Complete a review of the loan terms, investor requirements and mortgage insurance requirements, if applicable. • Work with you to complete an independent valuation review. A valuation agent will contact you or your designated agent for access to the property so that the valuation agent can set up an appointment. <p>If an offer is present, and after all documents/information have been received, we will issue a decision within 30 calendar days.</p> <p>If we send you a final approval, you will have 14 calendar days from the date of receipt to provide signed written acceptance of the short sale approval.</p> <p>Failure to perform all actions required to accept the short sale offer will be deemed a rejection.</p>	<p>After we receive all required documents, we will:</p> <ul style="list-style-type: none"> • Complete a review of the loan terms, investor requirements and mortgage insurance requirements, if applicable. • Work with you to complete an independent valuation review. A valuation agent will contact you or your designated agent for access to the property so that the valuation agent can set up an appointment. <p>If we send you a final approval, you will have 14 calendar days from the date of receipt to provide signed written acceptance of the offer.</p> <p>Once we've received your written acceptance, our vendor will draft the deed document and schedule a notary at a convenient time and place for you to execute the DIL of foreclosure documents.</p> <p>Failure to perform all actions required to accept the deed-in-lieu of foreclosure offer will be deemed a rejection.</p>



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NON-APPROVAL NOTICE

After careful review of the information you provided, we were not able to approve you for the Loan Modification options below:

Loan Modification Option	Non-Approval Reason
Home Affordable Modification Program – Tier 1	Not Applicable
Home Affordable Modification Program – Tier 2	Not Applicable
Shared Appreciation Modification Program	We are unable to review you for the Shared Appreciation Modification program as the OCWEN SAM program was retired on December 31st, 2016.
Proprietary Modification Program	We are unable to offer you a proprietary modification because: Your mortgage was previously modified and became 60 or more days delinquent within 12 months of the modification date. Please note, not all eligibility factors were evaluated.





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OPPORTUNITY TO APPEAL

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If you disagree with the reason(s) for non-approval of any loan modification option, you have the right to appeal. To appeal, you have 30 days from the date of this notice to send a written explanation and supporting documentation to substantiate your findings. Please send a copy of this letter, along with any supporting documents, to:

Ocwen Loan Servicing, LLC
 Escalations Department
 P.O. Box 785061
 Orlando, FL 32878-5061
 Email: escalatedcases@ocwen.com



No foreclosure sale will be conducted, and you will not lose your home during this 30-day period. However, please note the foreclosure sale may not be suspended for this 30-day period if, despite our reasonable attempts to delay the sale, the court with jurisdiction over the foreclosure proceedings, or the bankruptcy court in a bankruptcy case, or the public official charged with carrying out the sale fails or refuses to halt the sale.

If you choose to appeal our decision, the mortgage assistance option(s) offered to you in this notice, if any, will remain available pending the outcome of your appeal.

If you wait to accept the mortgage assistance option(s) offered to you in this notice until after receiving our appeal decision, your loan will become more delinquent. Any unpaid interest and other unpaid amounts, such as escrows for taxes and insurance, will continue to accrue on your mortgage loan during the appeal. In that event, the payment amounts and due dates of your initial mortgage assistance option(s) may be adjusted.

9-814-AZC25-0000001-001-07-000-000-000-000

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YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT

We have carefully considered your request.

A consumer report was used in making the modification decision. The consumer reporting agency listed below provided information that in whole or in part influenced the decision. The reporting agency played no part in the decision and is unable to supply specific reasons why your request for a modification was denied. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. You also have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you received is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency. Any questions regarding such information should be directed to the agency listed below.

Any questions regarding such information should be directed to EXPERIAN.

Experian
P.O. Box 2002
Allen, TX 75013
888.397.3742



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FOR ADDITIONAL ASSISTANCE

If financial hardship is being experienced, housing counseling may be a way to help manage finances. We recommend contacting HUD approved agencies for assistance in keeping the home. This assistance is available at no charge, including help for military servicemembers.

HUD Approved Housing Counseling	800.569.4287	www.HUD.gov
Homeowner's HOPE Hotline Number	888.995.4673	www.hopenow.com
Fannie Mae Assistance Program	800.232.6643	www.knowyouroptions.com
Consumer Financial Protection Bureau (CFPB)	855.411.2372	www.consumerfinance.gov/mortgagehelp/
Freddie Mac Assistance Program		www.myhome.freddiemac.com



If you would like to submit a qualified written request, a notice of error or a request for information, you must use the following address:

Ocwen Loan Servicing, LLC
 Attention: Research Department
 P.O. Box 24736
 West Palm Beach, FL 33416-4736

NMLS # 1852

CFPBMDLSM

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.



Ocwen Loan Servicing, LLC
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Helping Homeowners Is What We Do!®

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ADDITIONAL LEGAL DISCLOSURES

Notice Regarding Bankruptcy: Please be advised that if you are part of an active Bankruptcy case or if you have received an Order of Discharge from a Bankruptcy Court, this letter is in no way an attempt to collect either a pre-petition, post-petition or discharged debt. If your bankruptcy case is still active, no action will be taken in willful violation of the Automatic Stay. If you have received an Order of Discharge in a Chapter 7 case, any action taken by us is for the sole purpose of protecting our lien interest in the underlying mortgaged property and is not an attempt to recover any amounts from you personally. Finally, if you are in an active Chapter 11, 12 or 13 bankruptcy case and an Order for Relief from the Automatic Stay has not been issued, you should continue to make payments in accordance with your plan.



Notice Regarding Credit Discrimination: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract) because all or part of the applicant's income derives from any public assistance program or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580.

Notice Regarding Tax Consequences of Mortgage Assistance Options: Your acceptance of a Loan Modification, Short Sale, or Deed-in-Lieu of Foreclosure may result in federal, state, or local tax consequences to you and/or affect your eligibility for any public assistance benefits. We cannot advise you on these impacts and encourage you to contact a tax professional to discuss any questions you may have.